

In re:
Terry Johnson
Debtor

Case No. 17-16867-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Apr 11, 2022

Form ID: 3180W

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2022:

Recip ID	Recipient Name and Address
db	+ Terry Johnson, 610 Byram Street, Reading, PA 19606-1607
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
14003830	+ First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002
14088266	+ Mendelsohn and Mendelsohn, P.C., 637 Walnut Street, Reading, PA 19601-3524
14062434	+ Ovation Sales Finance Trust, c/o Service Finance Co. LLC, 555 S. Federal Hwy, #200, Boca Raton, FL 33432-6033
14317648	Rushmore Loan Management Services LLC, P.O. Box 55004, Irvine, CA 92619

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 12 2022 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2022 23:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: taxclaim@countyofberks.com	Apr 11 2022 23:47:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 11 2022 23:47:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14007590	+ EDI: AISACG.COM	Apr 12 2022 03:48:00	Capital One Auto Finance, c/o AIS Portfolio Servic, 4515 N. Santa Fe Ave., Dept APS, Oklahoma City, OK 73118-7901
14072317	+ Email/Text: bankruptcy@greenskycredit.com	Apr 11 2022 23:47:00	Greensky LLC, 1797 North East Expressway Suite 100, Atlanta, GA 30329-2451
14073494	Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2022 23:49:26	LVNV Funding, LLC its successors and assigns as, assignee of HCG Consumer Credit II Trust, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14073495	Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2022 23:49:29	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14049579	EDI: PRA.COM	Apr 12 2022 03:48:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14072244	EDI: Q3G.COM	Apr 12 2022 03:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2022 at the address(es) listed below:

Name	Email Address
ANTONIO G. BONANNI	on behalf of Creditor Rushmore Loan Management Services LLC abonanni@hoflawgroup.com pfranz@hoflawgroup.com
BRENNA HOPE MENDELSON	on behalf of Debtor Terry Johnson tobykmendelsohn@comcast.net
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor Rushmore Loan Management Services LLC dboyle-ebersole@orlans.com PABKAttorneyecf@orlans.com
KARINA VELTER	on behalf of Creditor Rushmore Loan Management Services LLC kvelter@hoflawgroup.com ckohn@hoflawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor Union Home Mortgage Corp. bkgroup@kmllawgroup.com
MATTEO SAMUEL WEINER	on behalf of Creditor Union Home Mortgage Corp. bkgroup@kmllawgroup.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	Terry Johnson		Social Security number or ITIN xxx-xx-3023
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	17-16867-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Terry Johnson

4/11/22

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.